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Exploring religious motivation as a moderator of word-of-mouth in Islamic banking

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Abstract

Purpose – This study examines the effects of service quality, service convenience, religious motivation, and customer satisfaction on word-of-mouth (WOM) behavior in Indonesian Islamic banking. It also investigates whether religious motivation moderates the relationship between customer satisfaction and WOM.

Methodology – A quantitative approach was employed using purposive sampling of Islamic bank customers who had maintained an active account for at least one year. Data were collected from 195 respondents and analyzed using WarpPLS 6.0 to assess the measurement and structural models and test the proposed hypotheses.

Findings – The results demonstrate that service quality and service convenience significantly enhance customer satisfaction. Furthermore, service quality, religious motivation, and customer satisfaction have significant positive effects on WOM behavior. However, service convenience does not directly influence WOM, and religious motivation does not moderate the relationship between customer satisfaction and WOM. These findings indicate that customer satisfaction is the primary driver of customers' willingness to recommend Islamic banks, regardless of their level of religious motivation.

Implications – Islamic banks should prioritize improving service quality and sustaining customer satisfaction to encourage positive WOM and strengthen customer advocacy. Although religious motivation does not strengthen the satisfaction–WOM relationship, reinforcing Sharia values remains an important strategy for differentiating Islamic banks in an increasingly competitive market.

Originality – This study extends the Islamic banking literature by examining the moderating role of religious motivation in the customer satisfaction–WOM relationship, an area that has received limited empirical attention. Unlike previous studies emphasizing customer loyalty and behavioral intention, this study identifies WOM as a distinct and important behavioral outcome in the Islamic banking context.

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Introduction

Word-of-mouth (WOM) refers to informal interpersonal communication concerning products and services and has long been recognized as an important source of information that shapes consumers' perceptions, attitudes, and decision-making processes (Silverman, 2001; Su et al., 2015). WOM encompasses various forms of communication, including conversations, reviews, and

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recommendations, that are not directly driven by commercial interests and are therefore generally perceived as more credible than firm-initiated marketing communications (Herr et al., 1991; Sen & Lerman, 2007). Consequently, WOM continues to receive considerable attention in contemporary marketing literature (Zeithaml et al., 2017).

The rapid development of digital technology has facilitated the emergence of electronic word-of-mouth (e-WOM) as an increasingly important form of customer communication. Nevertheless, WOM remains a broader construct that encompasses interpersonal recommendations conveyed through offline and online channels (Srivastava & Sharma, 2017; Iyer et al., 2017). Previous studies have shown that both traditional WOM and e-WOM continue to influence consumers' attitudes and behavioral decisions (Oliver & Swan, 1989; Hennig-thurau et al., 2004). Traditional WOM enables direct interpersonal interactions through verbal and nonverbal cues, such as facial expressions, tone of voice, and emotional reactions, whereas e-WOM offers a broader reach and faster dissemination of information (Brown & Reingen, 1987; Bansal & Voyer, 2000; Rossmann et al., 2016). Therefore, rather than being viewed as competing mechanisms, traditional WOM and e-WOM should be regarded as complementary forms of communication that jointly shape consumer attitudes and behaviors.

The relevance of WOM becomes even more pronounced in the banking industry, which is characterized by relatively high levels of perceived risk and trust requirements, as customers must entrust their financial resources and personal information to service providers (Appiah & Agblewornu, 2025; Tyler & Stanley, 2007). Under such circumstances, prospective customers tend to rely on information derived from other customers' experiences to reduce uncertainty when evaluating and selecting financial services (Bansal & Voyer, 2000; Litvin et al., 2008). Consequently, interpersonal recommendations continue to play an important role in influencing customer behavior, suggesting that WOM remains highly relevant in the banking sector.

In the Indonesian Islamic banking sector,'sM the importance is reflected in recent industry developments. According to the Financial Services Authority (Otoritas Jasa Keuangan [OJK], 2024), the number of customers of Islamic Commercial Banks and Islamic Business Units in Indonesia showed a consistent increase during the 2020–2023 period. This trend reflects the growing confidence of the public in the Islamic banking industry, which ultimately supports the growth and long-term sustainability of the Islamic banking sector in Indonesia. Theoretically, branch offices, as traditional banking channels, play a vital role in maintaining interactions and strengthening relationships between banks and customers. From the perspectives of service convenience and service quality, ease of access and service performance constitute important determinants of customer satisfaction (Benoit et al., 2017; Addae et al., 2025), which in turn may encourage the formation of positive WOM behaviors (Widayati et al., 2022; Sun & Pan, 2023).

In addition to functional factors, the Islamic banking literature highlights the importance of religious motivation in explaining customer behavior, particularly in shaping customer satisfaction, loyalty, and positive communication. Previous studies have shown that religiosity and religious motivation are important determinants influencing customers' evaluations and encouraging the formation of positive WOM communication (Moosa & Kashiramka, 2023; Carvache-Franco et al., 2024; Koeswandana & Yulfiatmi, 2025).

Religiosity has also been widely investigated as a moderating variable in various consumer behavior and service contexts. For example, religiosity strengthens the relationship between halal food awareness and purchase decisions (Muslichah et al., 2020). Within the banking context, religiosity has been examined as a moderating factor in the relationship between service quality and customer satisfaction (Saqib et al., 2016), as well as in the relationship between customer satisfaction and customer loyalty (Sunaryo et al., 2020; Tegambwage & Kasoga, 2023). Despite these findings, empirical studies investigating the moderating role of religiosity in explaining customer behavioral outcomes remain relatively limited.

Moreover, previous studies on Islamic banking (Saqib et al., 2016; Sunaryo et al., 2020; Tegambwage & Kasoga, 2023; Rofiah & Miranti, 2024) have primarily focused on customer satisfaction, loyalty, behavioral intentions, and purchase decisions as the main outcome variables, while relatively limited attention has been devoted to WOM as a behavioral consequence of customer satisfaction. Furthermore, the moderating role of religious motivation in explaining WOM behavior remains largely unexplored in the literature on Islamic banking. This indicates a research gap in understanding whether religious motivation strengthens or weakens the relationship between customer satisfaction and WOM in the context of Islamic banking. Therefore, this study aims to examine the effects of service quality, service convenience, and customer satisfaction on WOM behavior and investigate the moderating role of religious motivation in the relationship between customer satisfaction and WOM.

Literature Review

Service quality

Service quality is widely recognized as a key factor shaping customers' perceptions and evaluations of service providers (Zeithaml et al., 2017). Across various service sectors, including healthcare and financial services, service quality is a primary consideration in customers' assessments of the services they receive. According to Wirtz and Lovelock (2016), service quality refers to a service provider's ability to meet customers' needs and expectations, thereby creating customer satisfaction. High service quality also contributes to building customer trust and strengthening long-term relationships between customers and organizations. Consistent with this view, Zeithaml et al. (2017) emphasized that service quality is an important determinant of customer satisfaction because it reflects an organization's ability to deliver services that meet customer expectations.

In the context of Islamic banking, service quality encompasses not only functional aspects such as service speed, accuracy, and reliability, but also compliance with Sharia principles. Consequently, the service quality in Islamic banking is more complex than that in conventional banking. It reflects a bank's ability to provide services that meet or exceed customer expectations while maintaining adherence to Islamic values and principles (Zeithaml et al., 2017; Dusuki & Abdullah, 2007).

Previous studies conducted in various contexts have demonstrated the important role of service quality in shaping customer behavior in the hospitality industry. Danyal et al. (2024) and Melastri and Giantari (2019) found that service quality positively affects word-of-mouth (WOM) communication. In addition, several studies have reported that service quality positively influences customer satisfaction (Ahmed et al., 2022; Rahayu et al., 2025). These findings indicate that service quality contributes to favorable customer evaluations and behavioral responses. Therefore, service quality is expected to enhance customer satisfaction and stimulate positive WOM in Islamic banking. Based on this discussion, the following hypotheses are proposed:
H_1: Service quality has a positive and significant effect on customer satisfaction.
H_2: Service quality has a positive and significant effect on WOM.

Service convenience

Service convenience refers to the degree of ease perceived by customers in obtaining and using services, which is reflected in the reduction in time, effort, and energy expended during their interactions with service providers (Colwell et al., 2008; Berry et al., 2002; Farquhar & Rowley, 2009). The greater the level of convenience perceived by customers, the more favorable their service experience becomes, thereby enhancing customer satisfaction and encouraging positive behavioral responses (Hukama, 2023). This concept emphasizes that service convenience is not limited to service accessibility but also reflects a bank's ability to minimize customers' time and effort during the service process. Accordingly, service convenience is expected to enhance customer satisfaction and encourage positive WOM communications.

Berry et al. (2002) conceptualized service convenience into five dimensions: decision, access, transaction, benefit, and post-benefit convenience. Within the Islamic banking context, service convenience is reflected in customers' ability to access banking services efficiently through conveniently located branches, extensive ATM networks and reduced waiting times during service encounters. These attributes contribute to customers' perceptions of convenience and improve their overall banking experiences.

Previous studies have demonstrated that service convenience positively affects customer satisfaction (Huma et al., 2025; Mahadin and Akroush, 2019; Anouze et al., 2019). In addition, service convenience encourages WOM communication, as customers who experience greater convenience are more likely to share their positive experiences with others (Khazaei et al., 2014; Addae et al., 2025; Sun & Pan, 2023). Therefore, service convenience is regarded as an important factor in fostering customer satisfaction and positive WOM communication in the Islamic banking context. Collectively, these findings suggest that service convenience plays an important role in shaping customers' service evaluations and behavioral responses. Based on this discussion, the following hypotheses are proposed.
H_3: Service convenience has a positive and significant effect on customer satisfaction.
H_4: Service convenience has a positive and significant effect on WOM.

Customer satisfaction

Customer satisfaction is one of the primary objectives pursued by banks because it reflects their ability to meet customer expectations through the services they provide. In the banking industry, which relies heavily on customer trust, satisfaction is widely recognized as a key determinant of organizational success and long-term customer relationships (Oliver, 2015; Mochlasin et al. 2023). Consequently, customer satisfaction is an important asset for banks to maintain sustainable relationships and enhance customer retention.

According to Zeithaml et al. (2017) and Eklof et al. (2020), customer satisfaction refers to a psychological response that emerges when customers compare the performance of a service to their prior expectations. Satisfaction occurs when perceived performance meets or exceeds expectations (Oliver, 2015). In the context of Islamic banking, customer satisfaction reflects the bank's ability to deliver high-quality services and ensure compliance with Sharia principles, which constitute the foundation of its operations (Mochlasin et al., 2023). Therefore, customer satisfaction in Islamic banking is shaped by both service performance and adherence to Islamic value.

Previous studies have demonstrated that customer satisfaction significantly influences customer loyalty and WOM behavior in Islamic banking (Fida et al., 2020; Ahmed et al., 2022; Albaity & Rahman, 2021). Satisfied customers are more likely to maintain long-term relationships with the bank, share positive experiences, and recommend the bank's services to others (Choudhury & Bhattacharjee, 2018; Manyanga et al., 2022; Rahman et al., 2023). Therefore, customer satisfaction can be regarded as an important antecedent of positive WOM behavior in the Islamic banking industry. Based on this discussion, the following hypotheses are proposed:
H_5: Customer satisfaction positively influences WOM communication.

Religious motivation

Religious motivation in the context of Islamic banking refers to an internal drive rooted in religious beliefs and values that influences individuals' decisions to select and use Islamic banking services (Metawa & Almossawi, 1988; Rani & Souiden, 2015; Majeed & Zainab, 2017). This motivation is reflected in customers' preference for financial institutions that are perceived to operate according to Islamic principles. In this regard, the belief that a bank's systems, products, and operations comply with Sharia principles is a manifestation of religious motivation that encourages individuals to choose and utilize Islamic banking services (Mahadin & Akroush, 2019; Rahmana et al., 2026; Butt et al., 2018).

This understanding is consistent with the concept proposed by Mahadin and Akroush (2019), who argue that religious considerations serve as the primary basis for customers in selecting Islamic banks because such institutions are perceived to provide Sharia-compliant services, avoid interest-based transactions, and implement systems that align with Islamic principles. Similarly, Mostafa and Ibrahim (2020) argue that religious motivation represents the influence of religious values and beliefs on individuals' behavior when choosing Islamic banking services. Although these studies employ different terminologies, both concepts belong to the same conceptual domain: the influence of religious values on customers' preferences, decisions, and behaviors in the context of

Islamic banking. This perspective is further supported by Swimberghe et al. (2006), who contend that strong religious values and commitments encourage individuals to maintain relationships with organizations perceived to be consistent with their religious beliefs, while also increasing their likelihood of reusing services and recommending them to others.

Previous studies have shown that religious motivation encourages individuals to select and use financial services consistent with Islamic principles (Amini et al., 2020). Customers with strong religious motivation and commitment are more likely to continue using services and maintain long-term relationships with banks that are perceived to be aligned with their religious values (Yasin et al., 2020; Nasiruddin & Rahayu, 2024). Such conditions subsequently foster positive behavioral responses toward Islamic banks, including a willingness to recommend the bank and disseminate positive information to others through WOM communication (Fairul & Sari, 2026; Yasin et al., 2020). Based on this discussion, the following hypotheses are proposed:
H_6: Religious motivation has a positive and significant effect on WOM communication.

Word-of-mouth communication

Word-of-mouth (WOM) refers to interpersonal communication through which individuals obtain non-commercial information about brands, products, or services. In the context of financial services, customers often rely on WOM when they perceive a relatively high level of risk, using information obtained from others as a basis for decision-making (Bansal & Voyer, 2000). Consumer decisions are also influenced by their social environment, particularly peers and reference groups, making WOM one of the most influential forms of communication in shaping consumer behavior. Within Islamic banking, WOM serves as a valuable source of information because of the intangible nature of banking services and the direct interaction between customers and service providers (Kotler & Armstrong, 2017; Litvin et al., 2008). Prospective customers frequently rely on the experiences of existing customers to reduce uncertainty when evaluating banking services (Pihlaja et al., 2017). As WOM is derived from actual customer experiences and originates from non-commercial sources beyond the organization's control, it is generally perceived as more credible and influential in shaping consumer perceptions, attitudes, and decision-making processes (Shi et al., 2016; Qi & Kuik, 2022).

Previous studies have identified several antecedents of WOM in Islamic banking. Service convenience enhances customer satisfaction, which subsequently increases positive WOM intentions (Sun & Pan, 2023). Customer satisfaction is widely recognized as a significant predictor of WOM behavior (Anderson, 1998; Brown et al., 2005; Choudhury & Bhattacharjee, 2018). In addition, religious motivation strengthens customers' psychological attachment to Sharia-compliant banking services and encourages advocacy behaviors, including positive WOM communication (Mostafa & Ibrahim, 2020; Ahmed et al., 2020; Yasin et al., 2020). As WOM spreads voluntarily through interpersonal communication networks, it serves as a vital source of information and an important reference for prospective customers when selecting Islamic banking services (Litvin et al., 2008; Shome et al., 2018; Sumardi et al., 2025). Recent studies have confirmed that WOM remains one of the most influential information sources affecting customers' banking decisions and recommendation behavior (Hafasnuddin & Majid, 2022; Faiz & Firmansyah, 2024; Sudana & Marlina, 2024).

Religious motivation as a moderating variable

In Islamic banking, customer satisfaction is shaped not only by functional service quality but also by perceptions of Shariah compliance and alignment with customers' religious values (Dusuki & Abdullah, 2007). This indicates that religiosity is a distinguishing dimension in determining customer satisfaction in the context of Islamic banking. Prior studies have shown that religiosity significantly influences customer loyalty and recommendation intentions toward Islamic banking services (Amin et al., 2013; Abror et al., 2020). Furthermore, religiosity moderates the relationship between customer satisfaction and behavioral outcomes, such as repurchase intention and WOM (Abdou et al. 2024; Muslichah et al. 2020; Rahman et al., 2022). According to the theory of planned behavior (Ajzen, 1991), individuals' behavioral intentions are influenced by underlying attitudes and normative beliefs, which may guide their decisions to recommend services aligned with their values.

Accordingly, religious motivation can be positioned as a boundary condition that strengthens the relationship between customer satisfaction and WOM, as internalized religious values may shape individuals' behavioral responses to service experiences (Muslichah et al., 2020). Customers with higher satisfaction levels and strong religious motivation are more likely to transform their positive experiences into recommendations and advocacy behaviors (Rahman et al., 2022). Therefore, customers with strong religious motivation are expected to be more likely to transform satisfaction into recommendation behavior, resulting in stronger WOM communication than customers with lower religious motivation. Based on this discussion, the following hypotheses are proposed:

H_7: Religious motivation positively moderates the relationship between customer satisfaction and WOM.

Research Methods

This study aims to examine the determinants of customers' WOM communication in the context of Islamic banking by adopting an exploratory research approach. Specifically, this study proposes that service quality, service convenience, religious motivation, and customer satisfaction are key antecedents of WOM. In addition, religious motivation was incorporated as a moderating variable to assess its role in strengthening the relationship between customer satisfaction and WOM behavior. The proposed research model was developed based on prior empirical studies (Khan et al., 2023; Abdou et al., 2024; Memon et al., 2020; Muslichah et al., 2020; Mahadin & Akroush, 2019; Suhartanto et al., 2020). The conceptual framework underpinning this study is shown in Figure 1.

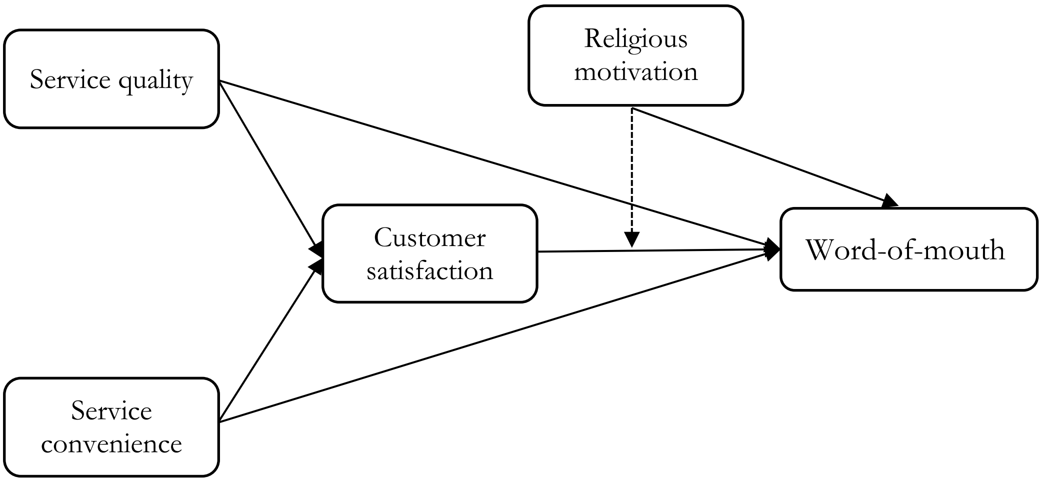

Figure 1. Proposed research model
Source: Developed by the authors

Questionnaire design and measures

The measurement indicators employed in this study were adapted from previously validated scales [insert references]. Service quality was measured using six indicators adopted from Mahadin and Akroush (2019) and Abror et al. (2020), whereas service convenience was assessed using four indicators adapted from (Mahadin & Akroush, 2019). Religious motivation was measured using four indicators derived from Fauzi and Suryani (2019) and Usman et al. (2017). Customer satisfaction was evaluated using four indicators adapted from (Fauzi & Suryani, 2019; Amin et al., 2013; Darmawan, 2018), while WOM was measured using three indicators adopted from Choudhury and Bhattacharjee (2018), and Elahinia and Karami, (2019). All constructs were assessed using a five-point Likert scale ranging from 1 ("strongly disagree") to 5 ("strongly agree"). The details of the constructs, measurement items, and corresponding sources are provided in Table 1.

Table 1. Constructs, items and sources

Construct	Items and codes	Sources of items
Religious motivation	Compliance of the Islamic banking system with Sharia principles Compliance of banking products and services with Islamic principles Use of Islamic banking as an expression of religious commitment Compliance of bank operations with Sharia principles	Fauzi & Suryani, (2019), Usman et al., (2017)
Service quality	Employees' responsiveness in handling customer requests and complaints Employees' accuracy in providing information and solutions Cleanliness and comfort of customer service facilities Employees' promptness and efficiency in serving customers Ease of use of digital banking services Perceived advantages of profit-sharing benefits compared to conventional banks	Mahadin & Akroush (2019); Abror et al., (2020)
Service convenience	Ease of access to bank branches and service offices Availability of ATM networks in strategic locations Extensive branch and service office network Short waiting time for service	Mahadin & Akroush (2019)
Customer satisfaction	Confidence in the decision to use Islamic banking services Satisfaction with employees' responsiveness and promptness Satisfaction with the profit-sharing system of banking products Satisfaction with banking services and facilities	Fauzi & Suryani, (2019), Amin et al., (2013), Darmawan, (2018)
Word of mouth	Willingness to share the advantages of Islamic banking with others. Willingness to recommend Islamic banking services to others Willingness to spread positive information about Islamic banking	Choudhury & Bhattacharjee (2018), Elahinia & Karami (2019)

Source: Developed by the authors

Sample and data collection

Data were collected between July 2021 and September 2023 using purposive, snowball, and accidental sampling techniques. The questionnaire was administered online using Google Forms and was disseminated via various social media platforms. In addition, potential respondents were approached directly to increase the response rate and ensure compliance with the predetermined sampling criteria. Specifically, participants were required to be customers of Islamic banking institutions in Indonesia and maintain an active account for at least one year. This criterion was intended to ensure that respondents had accumulated adequate experience with Islamic banking services, thereby enabling them to provide reliable evaluation.

Consistent with the recommendations of Hair et al., (2019), a minimum sample size of 100 was considered adequate for PLS-SEM analysis. A total of 195 usable responses were collected, exceeding the recommended threshold and ensuring sufficient statistical power for the model estimation. Data were obtained through a structured online survey administered using Google form. Prior to the analysis, the data were coded, screened for completeness, and examined for potential outliers. Subsequently, the data were analyzed using WarpPLS 6.0 to estimate both the measurement and structural models. PLS-SEM is appropriate for predictive research models and theory development in emerging research contexts, such as Islamic banking behavior studies.

Data analysis

The conceptual framework was analyzed using WarpPLS 6.0 based on partial least squares structural equation modeling (PLS-SEM) (Kock, 2021). Following the recommendations of Hair et al. (2022), the analysis proceeded in two stages: evaluation of the measurement model and assessment of the structural model prior to the hypothesis testing. The measurement model was examined with respect to convergent validity, discriminant validity, and reliability. Convergent validity was evaluated using outer loadings (> 0.70) and average variance extracted (AVE), while loadings between 0.40 and 0.70 were considered acceptable under certain conditions (Hair et al., 2022). Discriminant validity was assessed via cross-loadings, confirming that each indicator showed greater loading on its corresponding construct than on the other constructs. Reliability was confirmed using Cronbach's alpha and Composite Reliability, with threshold values exceeding 0.60 (Hair et al., 2022).

The structural model was evaluated using the average path coefficient (APC), Average R-squared (ARS), and average variance inflation factor (AVIF). The model was considered adequate when the APC and ARS were significant at $p < 0.10$ and the AVIF values were below 5 (Kock, 2021). Multicollinearity was further assessed using VIF values (< 10) Wooldridge (2020). Hypotheses were tested using path coefficients and p-values, with statistical significance set at $p < 0.05$ (Hair et al., 2022).

Results and Discussion

Respondent demographics

Table 2 presents the respondents' demographic characteristics, including age, level of education, work, monthly expenses, Islamic bank customership, and residence.

Table 2. Demographic profile of respondents

Characteristic	Definition	Frequency	%
Gender	Male	70	35,9
	Female	125	64,1
Age	17- 25 years	73	37.4
	26-35 years	49	25.1
	36-45 years	39	20.0
	> 45 years	34	17.4
Level of Education	D1/D2/D3 / D4 (diploma) S1	100	51,3
	Postgraduate (Master's/Doctoral)	64	32,8
	SMA/MA/SMK/equivalent	30	15,4
	Primary school / Junior high school or equivalent	1	0,5
Work	Private employees	64	32,8
	Teachers / Lecturers / Educators	40	20,5
	Students	31	15,9
	Entrepreneurs	22	11,3
	Homemakers	15	7,7
	Others	14	7,2
	Civil Servants / Military / Police / Government employees	9	4,6
Monthly expenses	Below IDR 1 million	21	10,8
	IDR 1–5 million	14	7,2
	IDR 6 – 10 million	33	16,9
	IDR 10 -15 million	97	49,7
	Above IDR 15 million	30	15,4

Table 2. Demographic profile of respondents (Continued)

Characteristic	Definition	Frequency	%
Islamic Bank Customers	Bank Syariah Indonesia (BRI Syariah, Bank Syariah Mandiri dan BNI Syariah)	152	77,9
	Bank Mega Syariah	11	5,6
	Bank Muamalat Indonesia	10	5,1
	BCA Syariah	5	2,6
	Unit Bank Unit Syari'ah Bank lainnya	4	2,1
	Unit Usaha Syariah Bank CIMB Niaga	3	1,5
	Bank Permata Syariah	3	1,5
	Bank BTN Syariah	2	1,0
	Bank DKI Syariah, Bank Panin Syariah, Tbk, Bank Kaltimtara Syariah, BPRS Al Salam, CIMB Syariah	5	3
Residence	DKI Jakarta	81	41,5
	Jawa Barat	43	22,1
	Banten	14	7,2

Characteristic	Definition	Frequency	%
	Jawa Timur	23	11,8
	Jawa Tengah	2	1,0
	Kaltara, Kalbar dan Kalteng	11	5,6
	Riau, Sumbar & Sumsel	5	2,6
	Sultra, Sulteng, Sulut, Gorontalo dan Sulbar	9	4,6
	D.I. Yogyakarta	6	3,1
	Kepulauan Bangka, Belitung dan Kepulauan Riau	1	0,5
Total		195	100

Source: Primary data processed by the authors (2025)

Measurement model assessment

The measurement model was evaluated to establish the validity and reliability of the constructs used in this study. This assessment was conducted using several criteria, including factor loadings, average variance extracted (AVE), discriminant validity, and composite reliability, as recommended by Hair et al. (2022). Convergent validity was determined by examining the indicator loadings and AVE values. As shown in Table 3, all constructs exhibited acceptable convergent validity, with outer loading values ranging from 0.40 to above 0.70. Moreover, all constructs reported AVE values exceeding the recommended threshold of 0.50, indicating that the measurement indicators were valid (Hair et al., 2022). Discriminant validity was further evaluated using the cross-loading criterion, which confirmed that each indicator loaded more strongly on its corresponding construct than on other constructs, thereby demonstrating adequate construct distinctiveness (Hair et al., 2022).

Table 3. Outer loadings, Cross Loading, AVE, CR, CA and VIF

Indicator	Religi	Servqual	Servcon	Satis	WOM	AVE	CR	CA	VIF
Religi1	0.847	0.074	-0.019	-0.202	0.124	0.695	0.901	0.853	2.207
Religi2	0.850	0.082	0.020	-0.048	0.026				
Religi3	0.767	-0.299	-0.107	0.289	-0.054				
Religi4	0.867	0.112	0.093	-0.011	-0.099				
Servqual1	-0.294	0.852	-0.023	-0.024	0.091	0.643	0.915	0.888	4.145
Servqual2	-0.205	0.841	0.071	-0.161	0.162				
Servqual3	0.222	0.803	-0.192	-0.042	-0.093				
Servqual4	-0.026	0.851	-0.068	-0.414	0.144				
Servqual5	-0.042	0.755	0.113	0.083	-0.164				
Servqual6	0.428	0.696	0.123	0.688	-0.197				
Servcon1	0.085	-0.094	0.885	-0.014	0.009	0.704	0.854	0.904	2.043
Servcon2	0.097	-0.047	0.880	-0.047	-0.082				
Servcon3	0.008	-0.134	0.918	-0.027	0.039				
Servcon4	-0.261	0.383	0.646	0.122	0.044				
Satis1	0.115	-0.258	-0.063	0.805	0.084	0.681	0.843	0.895	5.527
Satis2	-0.338	0.578	-0.003	0.836	0.094				
Satis3	0.205	-0.354	-0.015	0.810	-0.031				
Satis4	0.029	0.013	0.077	0.848	-0.144				
WOM1	0.060	-0.173	-0.052	0.377	0.913	0.850	0.911	0.944	3.403
WOM2	0.029	-0.065	-0.026	-0.059	0.941				
WOM3	-0.091	0.241	0.079	-0.317	0.911				

Notes. AVE = average variances extracted; CR = composite reliability; CA = Cronbach‘s alpha; VIF = variance inflation factor

Source: Primary data processed by the authors

Reliability was assessed using Cronbach’s alpha and composite reliability. According to Hair et al. (2022), a construct is considered reliable if both Cronbach’s alpha and composite reliability values exceed the threshold of 0.60. As shown in Table 3, all constructs satisfied the minimum reliability criteria, as indicated by Cronbach’s alpha and composite reliability values being above the recommended threshold.

Multicollinearity was evaluated using the variance inflation factor (VIF). As presented in Table 3, all VIF values were below 10, indicating that there were no multicollinearity issues in the research model (Wooldridge, 2020).

Structural model assessment

Prior to hypothesis testing, the structural model was validated by examining several model-fit indices. Validation was conducted using the average path coefficient (APC), average R-squared (ARS), variance inflation factor (VIF), and average variance inflation factor (AVIF), as well as R-squared values (Hair et al., 2022). The model is considered acceptable if the APC and ARS exhibit p-values below 0.10 and the AVIF value is less than 5 (Kock, 2021). As presented in Table 4, the APC, ARS, and AVIF indices met the recommended criteria, indicating that the proposed research model demonstrated an acceptable level of fit to the data.

Table 4. Goodness-of-fit indices

Index	Criterion	Result	Status
APC	<0.05	P<0.001	Accepted
ARS	<0.05	P<0.001	Accepted
AVIF	<5	3.141	Accepted

Source: Primary data processed by the authors (2025)

Another criterion used to evaluate the structural model is the coefficient of determination (R^2) (Hair et al., 2022). The R^2 value indicates the extent to which the variance of the endogenous (dependent) variables is explained by the exogenous (independent) variables in the model. The R^2 value ranges from 0 to 1, where values closer to 1 indicate greater explanatory power of the model. The coefficient of determination (R^2) analysis showed that the R^2 value for customer satisfaction was 0.742, indicating that religious motivation, service quality, and service convenience explained 74.2% of the variance in customer satisfaction. The remaining 25.8% is attributable to factors outside this study's proposed research model. In addition, the R^2 value for WOM was 0.785, suggesting that religious motivation, service quality, service convenience, and customer satisfaction jointly explain 78.5% of the variance in WOM, while the remaining 21.5% is explained by factors not incorporated into the model.

Hypothesis testing results

Seven hypotheses were developed and tested in this study. The results indicate that five hypotheses were supported, while H4 and H7 were not. The results of the hypothesis testing are presented in Table 5, and their implications are discussed in the following section.

Table 5. Direct and moderating effects assessment

Hypothesis		Path Coefficient	p-value	Decision
H_1	Service quality → Customer satisfaction	0.739	<0.001	Accepted
H_2	Service quality → Word-of-mouth	0.155	0.013	Accepted
H_3	Service convenience → Customer Satisfaction	0.162	0.010	Accepted
H_4	Service convenience → Word-of-mouth	0.071	0.158	Rejected
H_5	Religious motivation → Word-of-mouth	0.277	<0.001	Accepted
H_6	Customer satisfaction → Word-of-mouth	0.570	<0.001	Accepted
H_7	Customer satisfaction × Religious motivation → Word-of-mouth	0.044	0.269	Rejected

Source: Primary data processed by the authors (2025)

Discussion

In the preliminary stage of hypothesis testing, the analysis examined the direct effects of service quality, service convenience, religious motivation, and customer satisfaction on WOM behavior within the proposed research model. In the first stage, the hypothesis proposing a positive effect of service quality on customer satisfaction was examined. Based on the hypothesis testing results presented in Table 5, the p-value of 0.013 ($p < 0.05$) indicates that service quality significantly influences customer satisfaction in Islamic banks. This finding may be attributed to several factors, including the availability of clean and comfortable waiting areas, prompt and responsive assistance provided by bank personnel such as tellers, customer service officers, and security staff, and the accessibility of user-friendly digital banking facilities, including e-banking, SMS banking, and mobile banking. Such conditions contribute to the formation of positive evaluations of the quality of services received, which, in turn, enhance customer satisfaction with Islamic banking services. This result is consistent with prior studies that found service quality to have a significant positive effect on customer satisfaction (Asnawi et al., 2020; Rezeki et al., 2023; Hershafira et al., 2025).

In the second stage, the analysis examined the hypothesis that service quality positively affects WOM. Based on the data analysis in Table 5, the p-value of 0.013 ($p < 0.05$) indicates that service quality significantly influences customers' positive WOM in Islamic banking. This positive relationship may be attributed to factors such as the availability of clean and comfortable waiting areas and the prompt and responsive service provided by bank personnel, including tellers, customer service officers, and security staff. Such conditions contribute to the formation of positive customer perceptions regarding the services received, which, in turn, enhances their willingness to recommend the bank and engage in positive WOM communication. This finding is consistent with earlier empirical evidence indicating that service quality significantly and positively influences WOM (Karlina & Haryanti, 2021; Ananda et al., 2023; Oktaviani & Nisa, 2024).

In the third stage, the hypothesis proposing a positive relationship between service convenience and customer satisfaction was examined. The hypothesis testing results presented in Table 5 indicate a p-value of 0.010 ($p < 0.05$), suggesting that service convenience significantly influences customer satisfaction in Islamic banking. This positive relationship may be attributed to customers' perceived ease in accessing Islamic banking services, including conveniently located branch offices, extensive branch and ATM networks across strategic areas, and relatively short waiting times for services provided by customer service officers and tellers. Such conditions enable customers to access banking services more efficiently, thereby enhancing their convenience and overall satisfaction with the services offered by Islamic banks. This finding is consistent with previous studies that demonstrated that service convenience has a significant positive effect on customer satisfaction (Sun & Pan, 2023; Widayati et al., 2022; Benoit et al., 2017).

In the fourth stage, this study examined the hypothesis regarding the positive effect of service convenience on WOM communications among Islamic banking customers. As shown in Table 5, service convenience had a positive but insignificant effect on WOM with a p-value of 0.158. This finding is consistent with previous studies (Luthfiyah & Wulandari, 2024; Taghizadeh et al., 2013; Mahadin & Akroush, 2019), suggesting that service convenience does not always directly encourage WOM behavior. However, this result contradicts the findings of (Widayati et al., 2022, Sun & Pan, 2023, Addae et al., 2025), who reported that service convenience significantly influences WOM.

The insignificant effect of service convenience on WOM suggests that customers perceive service convenience as a basic functional attribute rather than a factor that directly encourages recommendation behavior. Consistent with previous studies (Mahadin & Akroush, 2019; Luthfiyah & Wulandari, 2024), service convenience may enhance customers' positive evaluations of the services received, but it does not necessarily translate into WOM behavior or intentions. In the current digital banking environment, facilities such as mobile banking, Internet banking, and electronic transaction services are increasingly viewed as standard service features rather than distinctive advantages. This explanation is particularly relevant given that most respondents were under 35 years old and generally exhibited high levels of technological adaptability. Consequently, service convenience is more likely to contribute to customer satisfaction than to directly stimulate WOM behavior. These findings indicate that service convenience primarily contributes to customer satisfaction rather than directly encouraging WOM behavior in the context of Islamic banking.

In the fifth stage, the hypothesis that religious motivation has a positive effect on WOM is examined. Based on the data analysis in Table 5, a p-value of < 0.001 ($p < 0.05$) indicates that religious motivation significantly influences WOM. This positive relationship may be attributed to the alignment of Islamic banking practices with Sharia principles, which encourage customers to perceive their engagement with Islamic banks as a form of commitment and adherence to religious teachings. Such conditions foster positive attitudes toward Islamic banks, thereby increasing customers' willingness to recommend and share their positive experiences with others through WOM communication. For customers with strong religious motivation, the use of Islamic banking services is perceived not merely as an economic activity but also as an expression of religious values in their daily lives. Consequently, they are more likely to recommend Islamic banks to others because the services provided are perceived to be consistent with their religious beliefs. This finding is consistent with previous studies by Yasin et al (2020), Ullah (2022), and Moosa & Kashiramka, 2023), which identified religious motivation as a significant determinant of WOM behavior.

In the sixth stage, the hypothesis proposing a positive effect of customer satisfaction on WOM was tested. Based on the results presented in Table 5, the p-value of < 0.001 ($p < 0.05$) indicates that customer satisfaction significantly affects Islamic banking customers' WOM. This relationship can be explained by customers' perceptions that using Islamic banking services is an appropriate and beneficial decision, as well as their satisfaction with the responsiveness and promptness of employees in delivering services. Such satisfaction generates favorable evaluations of the service performance received, which increases customers' willingness to share their experiences, provide recommendations, and disseminate positive information through WOM communication. Furthermore, satisfied customers tend to develop greater trust in the bank, which further encourages favorable WOM behaviors. This finding is consistent with previous studies that reported a significant positive effect of customer satisfaction on WOM (Moosa and Kashiramka, 2023; Rahman et al., 2023; Ananda et al., 2023).

Finally, the last stage examines the moderating role of religious motivation in the relationship between customer satisfaction and WOM in the context of Islamic banking. As shown in Table 5, this hypothesis was not supported because the p-value was 0.269 ($p > 0.05$). This result indicates that religious motivation does not significantly moderate the effect of customer satisfaction on WOM communications. This finding is consistent with the studies of Sunaryo et al. (2020) and Nurillah et al. (2022), which suggest that religious factors do not always function as moderating variables in the relationship between customer evaluations and post-purchase behavior. Sunaryo et al. (2020) found that religiosity did not moderate the relationship between customer satisfaction and loyalty in Indonesia's Islamic banking sector. However, the present findings differ from those of Tegambwage and Kasoga (2023), who reported that religiosity strengthened the relationship between customer satisfaction and loyalty in the context of Islamic banking.

As Tegambwage and Kasoga (2023) argue, differences in research findings may be attributed to variations in research contexts. In this study, religion-related factors were conceptualized as religious motivation, and WOM was employed as the dependent variable. In contrast, Tegambwage and Kasoga (2023) examined religiosity and customer loyalty as the main variables of interest. Furthermore, their study was conducted within the Islamic banking sector in Tanzania and included both Muslim and non-Muslim respondents, whereas the present study specifically focused on Muslim customers of Islamic banks in Indonesia. These differences in respondent characteristics may have resulted in greater variation in religiosity levels in the study by Tegambwage and Kasoga (2023), thereby strengthening the relationship between customer satisfaction and loyalty.

These findings suggest that religious motivation operates as an independent driver of WOM, rather than as a boundary condition that alters the strength of the relationship between customer satisfaction and WOM. This suggests that religious beliefs and norms may independently motivate customers to recommend Islamic banking services, regardless of their level of satisfaction (Muslichah et al., 2020; Rahman et al., 2022). Consequently, religious motivation appears to exert a direct influence on WOM behavior rather than strengthening the effect of customer satisfaction on WOM behavior.

Conclusion

This study aims to examine the effects of service quality, service convenience, religious motivation, and customer satisfaction on WOM behavior in the Islamic banking sector in Indonesia. It also investigates the moderating role of religious motivation in the relationship between customer satisfaction and WOM. Overall, the findings indicate that the research objectives were successfully achieved. Specifically, service quality and service convenience significantly enhance customer satisfaction, whereas service quality, religious motivation, and customer satisfaction exert positive and significant effects on WOM behavior. These findings highlight the importance of both functional and value-based factors in shaping customers' recommendation behaviors toward Islamic banking services.

However, service convenience had no significant effect on WOM, and religious motivation did not moderate the relationship between customer satisfaction and WOM. These findings suggest that although religious motivation directly encourages customers to engage in positive WOM, it does not function as a boundary condition that strengthens or weakens the effect of customer satisfaction on recommendation behaviors. Therefore, customer satisfaction remains the primary determinant of advocacy behavior, regardless of customers' levels of religious motivation. Given that most respondents were under 35 years of age, these findings mainly reflect the behavioral characteristics of younger customers who are relatively adaptive to the development of banking services.

From a theoretical perspective, this study contributes to the Islamic marketing and banking literature by integrating service quality, service convenience, religious motivation, and customer satisfaction to explain WOM behavior. More importantly, the findings provide additional evidence that religious motivation functions as an independent driver of WOM behavior rather than as a moderating mechanism in the relationship between customer satisfaction and WOM behavior. From a practical perspective, the findings suggest that Islamic banks should prioritize service quality and customer satisfaction while reinforcing Sharia values as a source of strategic differentiation to encourage positive WOM.

This study had several limitations. First, the cross-sectional design employed in this study does not allow for changes in customers' perceptions and behaviors over time. Second, the use of non-probability sampling techniques limits the generalizability of findings. Third, this study focuses exclusively on Islamic banking customers in Indonesia; therefore, the findings may not be generalizable to other countries or banking contexts. Fourth, this study does not specifically address the characteristics of Islamic digital bank customers; thus, the effects of technology-based service convenience on customer satisfaction and WOM behavior require further investigation.

Accordingly, future studies should employ longitudinal designs and probability sampling methods to enhance the robustness and generalizability of the findings. In addition, future research may incorporate other variables, such as trust, perceived value, bank reputation, and electronic word-of-mouth (e-WOM), to provide a more comprehensive understanding of customer behavior. Given the insignificant effect of service convenience on WOM observed in this study, future studies may re-examine this relationship in digital service settings by focusing on e-service convenience, digital service quality, and customer behavior in Islamic digital banking. Such investigations are expected to provide deeper insights into how technology-based service convenience influences customer satisfaction and recommendation behaviors.

Abbreviations

IB: Islamic banking
SQ: Service quality
SC: Service convenience
RM: Religious motivation
CS: Customer satisfaction
WOM: Word-of-mouth

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The authors used artificial intelligence (AI)-assisted technologies in a limited capacity to enhance the grammar, sentence structure, and readability of this manuscript. All outputs generated with the assistance of AI were carefully reviewed, revised and validated by the authors. The authors assume full responsibility for the content, interpretation, analysis, and accuracy of all the information presented in this article.

Conflict of interest statement
The authors declare that they have no known financial or non-financial conflicts of interest that could have influenced the findings or interpretations reported in this article.

Ethic approval and consent to participate
Participation in this study was voluntary, and informed consent was obtained from all the respondents. Participants' identities were kept confidential, and the data collected were used solely for research purposes and analyzed in aggregate form. This study was conducted in accordance with the established ethical research principles and did not involve procedures requiring approval from an institutional ethics committee.

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